

Fill in this information to identify the case:

Debtor 1 Tony Deon Smith

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the : Southern District of Mississippi
(State)

Case number 22-00107-JAW

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Lakeview Loan Servicing, LLCCourt claim no. (if known): 12Last four digits of any number you use to identify the debtor's account: XXXXXX6372Date of payment change:
Must be at least 21 days after date of this notice 9/1/2025New total payment:
Principal, interest, and escrow, if any \$818.14**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 372.31New escrow payment : \$ 348.12**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Ciro A Mestres Date 07/22/2025
Signature

Print: Ciro A Mestres Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLP

Address 1544 Old Alabama Road
Number Street
Roswell GA 30076
City State ZIP Code

Contact phone 678-281-6516 Email Ciro.Mestres@mccalla.com

In Re:	Bankruptcy Case No.: 22-00107-JAW
Tony Deon Smith	Chapter: 13
	Judge: Jamie A. Wilson

CERTIFICATE OF SERVICE

I, Ciro A Mestres, of McCalla Raymer Leibert Pierce, LLP, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Tony Deon Smith
P.O. Box 1373
Canton, MS 39046

Jennifer A Curry
The Rollins Law Firm
702 W. Pine St
Hattiesburg, MS 39401
(Served via ECF at jennifer@therollinsfirm.com)

Harold J. Barkley, Jr.
P.O. Box 4476
Jackson, MS 39296-4476
(Served via ECF Notification)

United States Trustee
501 East Court Street, Suite 6-430
Jackson, MS 39201
(Served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on:	<u>07/28/2025</u>	By:	<u>/s/Ciro A Mestres</u>
	(date)		Ciro A Mestres
			Authorized Agent for Creditor



P.O. Box 619063, Dallas, TX 75261-9063
DO NOT SEND MAIL TO THIS ADDRESS.

Annual Escrow Account Disclosure Statement

Page 1 of 4
TONY DEON SMITH

TONY DEON SMITH
503 LYON ST
CANTON MS 39046-5103

Please review – important changes to
your mortgage loan payment.

Loan Number: [REDACTED]

Property Address:

503 Lyon St
Canton, MS 39046

Statement Date: 07/14/2025

New Payment Effective Date: 09/01/2025

Dear Tony Deon Smith,

Your relationship is important to us and we appreciate the opportunity to service your home financing needs. This statement provides details on your escrow account history, as well as our projections for your property tax and homeowner's insurance obligations for the next 12 months.

Based on our review, there is a shortage of funds in your escrow account, which was caused by changes in your taxes, insurance or escrow deposits. **Your mortgage payment is changing — please see details below.**

CHOOSE YOUR MORTGAGE PAYMENT OPTION:		Option 1 Pay your escrow shortage of \$254.72 in full now.	Option 2 Spread your escrow shortage of \$254.72 over the next 12 payments.
Payment Information	Current Monthly Payment	New Monthly Payment beginning on 09/01/2025	New Monthly Payment beginning on 09/01/2025
Principal & Interest:	\$470.02	\$470.02	\$470.02
Escrow Payment:	\$315.31	\$326.89	\$326.89
Escrow Shortage:	\$107.27	\$0.00	\$21.23
Total Payment:	\$892.60	\$796.91	\$818.14

To help you better understand your statement, as well as escrow accounts in general, please review the enclosed "Helpful Information" page or visit mtb.com/escrow-faqs. If you have any other questions, please call us at 1-800-411-7627, Monday-Friday, 8:30am-9:00pm ET, or write to us at M&T Bank, P.O. Box 1288, Buffalo, NY 14240.

Thank you for being our customer. We take great pride in being your mortgage partner.

Quick and easy
payment options:



ONLINE
at mtb.com



CALL
1-800-411-7627



STOP BY
any M&T branch

INTERNET REPRINT



If you'd like to pay your shortage in full, please submit this payment slip with your check to the address below or use one of the quick and easy payment options listed above. The funds will be applied immediately, however your mortgage statement will not reflect changes until the analysis effective date.

M&T BANK
PO BOX 64787
BALTIMORE MD 21264-4787

SHORTAGE PAYMENT SLIP

Borrower(s):

TONY DEON SMITH

Loan Number: [REDACTED]

Payment Amount Due: \$254.72

005-0814-1100F



Annual Escrow Account Disclosure Statement

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TONY DEON SMITH

YOUR ACCOUNT HISTORY

Below are the previous escrow projections (including anticipated escrow activity that may occur before your New Payment Effective Date listed on page 1) and the actual escrow activity to date. Comparing the two can determine where a difference may have occurred.

Activity Summary

Month & Year	Projected Payment to Escrow	Actual Payment to Escrow	Description	Projected Disbursement	Actual Disbursement	Projected Balance	Actual Balance
Beginning Balance						\$3,153.07	-\$6,943.87
Sep 2024	\$315.31	\$626.25 *	Hazard Ins	\$2,641.58	*	\$826.80	-\$6,317.62
Oct 2024	\$315.31	*				\$1,142.11	-\$6,317.62
Nov 2024	\$315.31	\$208.75 *				\$1,457.42	-\$6,108.87
Dec 2024	\$315.31	*	County Tax	\$1,142.11	\$1,250.64 *	\$630.62	-\$7,359.51
Jan 2025	\$315.31	\$208.75 *				\$945.93	-\$7,150.76
Feb 2025	\$315.31	\$417.50 *				\$1,261.24	-\$6,733.26
Mar 2025	\$315.31	*				\$1,576.55	-\$6,733.26
Apr 2025	\$315.31	\$208.75 *				\$1,891.86	-\$6,524.51
May 2025	\$315.31	\$845.16 *				\$2,207.17	-\$5,679.35
Jun 2025	\$315.31	*				\$2,522.48	-\$5,679.35
Jul 2025	\$315.31	\$8,321.21 *				\$2,837.79	\$2,641.86
Aug 2025	\$315.31	\$372.31 *				\$3,153.10	\$3,014.17

The total amount of escrow payments received during this period was \$11,208.68 and the total escrow disbursements were \$1,250.64.

*Indicates a difference from a previous estimate either in the date or the amount of the deposit/disbursement.

M&T Bank is attempting to collect a debt and any information obtained will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, M&T Bank retains rights under its security instrument, including the right to foreclose its lien.



Annual Escrow Account Disclosure Statement

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TONY DEON SMITH

Loan Number: [REDACTED]

Statement Date: 07/14/25

PROJECTED ESCROW PAYMENTS OVER THE NEXT 12 MONTHS

Anticipated Annual Disbursements

Hazard Ins:	\$2,672.03
County Tax:	\$1,250.64
Total:	\$3,922.67

As allowed by federal law (RESPA), our projections include an escrow reserve (or cushion) equal to two monthly escrow payments (excluding MIP/PMI), unless state law specifies a lower amount.

Projected Escrow Balance Summary

M&T Bank expects to pay \$3,922.67 over the next 12 months.

Here's how to calculate your new monthly escrow payment:

Total taxes and insurance:	\$3,922.67
Divided by 12 monthly payments:	\$326.89

***New Monthly Escrow Payment: \$326.89**

Anticipated Activity Summary

Projections for the coming year: The following summary shows anticipated activity in your escrow account for the next 12 months, which was used to calculate your payment above.

Month & Year	*Monthly Escrow Payment	Amount Scheduled to be Paid	Description	Projection Based on Current Balance	Projection Based on Required Balance
			Beginning Balance	\$3,014.17	\$3,268.89
Sep 2025	\$326.89	\$2,672.03	Hazard Ins	\$669.03	\$923.75
Oct 2025	\$326.89			\$995.92	\$1,250.64
Nov 2025	\$326.89			\$1,322.81	\$1,577.53
Dec 2025	\$326.89	\$1,250.64	County Tax	\$399.06	\$653.78
Jan 2026	\$326.89			\$725.95	\$980.67
Feb 2026	\$326.89			\$1,052.84	\$1,307.56
Mar 2026	\$326.89			\$1,379.73	\$1,634.45
Apr 2026	\$326.89			\$1,706.62	\$1,961.34
May 2026	\$326.89			\$2,033.51	\$2,288.23
Jun 2026	\$326.89			\$2,360.40	\$2,615.12
Jul 2026	\$326.89			\$2,687.29	\$2,942.01
Aug 2026	\$326.89			\$3,014.18	\$3,268.90

Escrow Requirements, New Mortgage Payment and Anticipated Annual Disbursements:

Projected Beginning Balance	\$3,014.17
- Required Minimum Balance	\$3,268.89
Shortage Amount	\$254.72

Your lowest monthly escrow balance for the next 12 months should reach \$653.78, which equals a total of two months' escrow payments. To reach this balance, your required escrow amount after your Aug 2025 payment should be \$3,268.89, whereas your actual escrow balance is \$3,014.17. The difference, \$254.72, represents the amount needed in your escrow account and will be spread over the next 12 payments unless this amount is paid in full.



**Annual Escrow Account
Disclosure Statement**

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TONY DEON SMITH

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Helpful information about your mortgage escrow disclosure statement.

To help you better understand your statement, as well as escrow accounts in general, answers to some of the most frequently asked questions are listed below.

Q Why am I getting this statement?

A Mortgage lenders are required by regulations to perform an annual review of your account and provide a hard copy statement for your records.

Q How does an escrow account work?

A A mortgage escrow account allows you to pay ongoing property tax and homeowner's insurance costs within your monthly mortgage payments. These additional funds accumulate in your escrow account, managed by M&T, and we pay property taxes, homeowner's insurance and any mortgage insurance on your behalf when they are due.

Q How is my escrow payment determined?

A To determine the appropriate funds are collected for the escrow portion of your payment, we use the following calculation:

$$\begin{aligned} &12 \text{ months of anticipated escrow payments,} \\ &\text{accounting for any existing escrow balance} \\ &+ \text{escrow reserve} \\ &\div 12 \\ &= \text{monthly escrow payment} \end{aligned}$$

The escrow reserve (or escrow cushion) is the amount of money collected to cover any unanticipated increases in your real estate tax or insurance premium payment. It acts as a buffer and helps to prevent your escrow account from being overdrawn. An escrow reserve exists on your account unless your mortgage documents or state law applies and is generally a two-month escrow payment.

Q What causes escrow payments to change from year to year?

A Your escrow payment may increase for several reasons. The most common reasons are:

- Increases in your property taxes, insurance premiums, or your property's tax assessment
- Changes in your insurance carrier or your tax due date
- Fewer deposits to escrow than expected

Even though taxes or insurance may go down from the previous year, it doesn't mean escrow payments will also decrease. Analysis calculations for tax and/or insurance are based on last amount(s) paid, or where applicable, from the prior servicer or from closing documents. If you have received more recently updated information from your tax assessor, please forward it to eta@mtb.com.

TIP: Municipalities offer a few common tax exemptions for disability, homestead, senior and veteran status. Check with your local tax office to see if you are eligible for these, or any other exemptions.

Q If there is an escrow shortage, what do I need to do?

A You are not required to pay the escrow shortage in full.

If you do not want to submit the full shortage amount, the escrow shortage will be spread equally over 12 months of payments and your new payment will be higher for the coming year.

If you choose to submit the full shortage amount (partial payments are not permitted), you have two payment options:

- **Online:** Log in to your M&T Online or Mobile Banking account, select your mortgage account and click the "View My Mortgage Info" button. At the top left of the next screen, select "Make A Payment." Your mortgage loan must be current to use this option.
- **By Mail:** Send a check, made payable to M&T Bank with "escrow shortage payment" and the loan number noted on the memo line, to: M&T Bank, Escrow Department, P.O. Box 64787, Baltimore, MD 21264-4787. If you are paying your escrow shortage, the funds will be applied immediately, however your mortgage statement may not reflect changes until the analysis effective date.

PLEASE NOTE: Paying the full shortage amount will adjust your account resulting in the smallest possible increase in your monthly mortgage payment amount. It's important to keep in mind that any increase in your real estate tax amounts and/or insurance premium(s) may cause your payment amount to change even if you pay your shortage amount.

Q Why do I have an escrow overage (surplus of funds) in my account?

A An overage occurs if the current funds and future payments to your escrow account are estimated to exceed the anticipated tax and insurance payments for the next 12 months (escrow analysis period). An overage may occur if taxes or insurance premiums were lower than estimated. When the escrow analysis is completed, the overage amount may be sent to you as a refund check. If the surplus is less than \$50, it will be credited to your payment.

Have additional questions? We're here to help.

Go to mtb.com/escrow-faqs for answers to other frequently asked questions.

Or call us at 1-800-411-7627 Monday – Friday, 8:30am – 9pm ET.

We appreciate your business. Thank you for giving us the opportunity to serve your financial needs.

M&T Bank